

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Luis Eduardo Gutierrez-Sheris Examiner: John M Winter
Serial No.: 10/752,396 Confirmation No: 3579
Filed: January 6, 2004 Art Unit: 3685
For: **MONEY-TRANSFER TECHNIQUES**

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

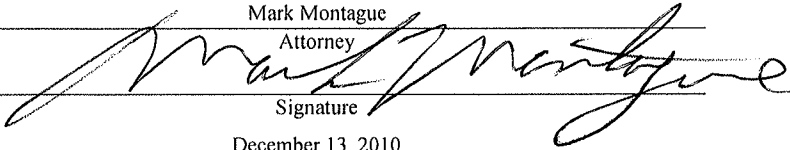
Sir:

In response to the Final Office Action dated September 28, 2010, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this Amendment.

Remarks begin on page 12 of this Amendment.

I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on December 13, 2010
Date of Deposit

Mark Montague
Attorney

Signature
December 13, 2010
Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.